

For information on contacting a DRS Benefits Planner in your area, contact 405-522-7963

**Dream  
Act  
Succeed**



Oklahomans with Disabilities Employment Resources

## Comparison of Supplemental Security Income Program (SSI) and Social Security Disability Insurance Program (SSDI)



"I'm able to keep my part-time job at the Oklahoma State Department of Education and continue to receive my Social Security benefits. I work 24 hours a week at the OSDE and still receive enough SSI benefits to support my diabetic supplies and daily living needs." - Heather

### Need Help?

Contact the Social Security Administration: Call the national number 1-800-772-1213 for the automated telephone services to receive recorded information and assistance 24 hours a day.

If you are deaf or hard of hearing, call the toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday, or SSA in Oklahoma City 405-605-3000 SSA in Tulsa 918-641-2400 [www.ssa.gov](http://www.ssa.gov)

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For additional information, contact your local SSA office or DRS Benefits Planner.  
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### ◆ Student Earned Income Exclusion (SEIE)

\$1,780 per month but not more than \$7,180 in 2015.

Children with disabilities under the age of 22, who are students regularly attending school, college, or university, or a course of vocational or technical training, can have limited earnings that are NOT counted against his or her SSI. The amount changes each year, and students must request this exclusion through the local SSA office. This is a great opportunity for youth to gain work experience, earn wages, and not have SSI payments reduced during this training period.

### ◆ Benefits of Working

- Earning wages and freedom to make choices on spending
- Being productive and having pride in oneself
- Increased confidence toward independent living
- Improved health
- Opportunity to socialize and make friends
- Being part of the community
- Developing skills for future employment and career advancement
- Less reliance on government assistance

Supplemental Security Income (SSI)		Social Security Disability Insurance Program (SSDI)
<ul style="list-style-type: none"> <li>● Birth to 18 years (SSA will notify you at age 18 that your benefits require a redetermination). OR</li> <li>● Apply as an adult at age 18.</li> </ul>	Age <sup>1</sup>	<ul style="list-style-type: none"> <li>● Adult-age 18 or older.</li> <li>● A child under the age of 18 may be eligible for a dependent payment; however, these benefits stop at age 18. If the child has a disability, they need to apply at age 18.</li> </ul>
<ul style="list-style-type: none"> <li>● Meet SSA's definition of a person with a disability.</li> <li>● Low income or no income (both based on total household income).</li> <li>● Must be a US Citizen or Green Card Holder.</li> </ul>	Eligibility Requirements	<ul style="list-style-type: none"> <li>● Meet SSA's definition of a person with a disability.<sup>2</sup></li> <li>● Must be a US Citizen or Green Card Holder.</li> <li>● Must have worked 5 out of the previous 10 years before onset of disability.</li> <li>● Must have 20 work credits<sup>3</sup> within a 10 year period (money earned also affects credits counted) OR parent has a disability, or is deceased, or retired.</li> </ul>
<ul style="list-style-type: none"> <li>● \$1 Minimum to \$733 maximum per month.</li> </ul>	Amount <sup>4</sup>	<ul style="list-style-type: none"> <li>● Based on work history and credits—no maximum monthly amount is set.</li> </ul>
<ul style="list-style-type: none"> <li>● Medicaid (there is no waiting period; individuals must apply in person or online at <a href="http://www.okhca.org">www.okhca.org</a>).</li> </ul>	Health Insurance	<ul style="list-style-type: none"> <li>● Medicare (coverage starts 24 months after eligibility for disability).</li> <li>● At age 18, children may be covered if they were determined to have a disability prior to turning 22 years old; however, coverage does not begin for 24 months.</li> </ul>
<ul style="list-style-type: none"> <li>● Time from application to eligibility varies. Some applications take as long as 120 days. Appeals may add 18 months or more.</li> </ul>	Timeline	<ul style="list-style-type: none"> <li>● Time from application to eligibility varies. Some applications take a very long time.</li> </ul>
<ul style="list-style-type: none"> <li>● Some increase in income will result in a decrease in benefits. Report all changes in earnings to SSA.</li> </ul>	Special Notes	<ul style="list-style-type: none"> <li>● Small earnings do not affect the benefits; however, the time spent working and receiving benefits may affect benefits. Any changes in wages should be reported to the SSA office.</li> </ul>

<sup>1</sup> Most applicants are denied. It is best practice to reapply and/or appeal the denial. Upon notification from SSA that benefits require redetermination, you must contact SSA or your benefits will stop.

<sup>2</sup> Minor child does not have to have a disability to obtain part of the parent's benefits.

<sup>3</sup> A work credit equals money earned working and contributions to Social Security and Medicare (i.e., FICA or OASDI). Contact a Benefits Planner for more information.

<sup>4</sup> Amount varies each year, and changes in income may affect individual amount. Report all changes to SSA.